

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Ronald I. LeVine
210 River Street Ste. 11
Hackensack, NJ 07601
201 489-7900

In Re:

CARL HENDRIX PERRY, JR. &
BELKIS VARGAS

Case No.: 15-30452JKS

Judge: Sherwood

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by DEUTSCHE BANK,
creditor,

A hearing has been scheduled for September 14, 2017, at 11:00.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____.

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

- ☒ Payments have been made in the amount of \$ \$5,394.24, but have not
been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):

All payments have been made. Attached are proof of 11 payment since October of 2016, as the pay history of Deutsche Bank shows no delinquency until November of 2016. I have not missed any monthly payments yet the pay history shows the months of November 2016, and Jan., April and May of 2017 missing. Also attached is calculation sheet showing how \$5,394.24 was derived.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 8/28/2017

Date: 8/28/17

/s/Carl Perry, Jr.
Debtor's Signature


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

Bank of America

Cashier's Check

No. 1472808958

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a return statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Valid After 90 Days

30-1/1140

Date 07/03/17 09:06:56 AM

CLIFTON

0004 0090094

0010

Pay



BANK OF AMERICA ONE THREE FOUR FIVE CTSCTS

One Thousand Three Hundred Forty Five and 06/100 Dollars

To The SPECIALIZE LOAN SERVICING
Order Of

Remitter (Purchased By): BELKIS M VARGAS

CASE 15-30452-JKS

Bank of America, N.A.
SAN ANTONIO, TX

100 8949096

X165435

***\$1,345.06**

SLB Rec'd

JUL 07 2017

Teller

[Signature]
AUTHORIZED SIGNATURE

⑈1472808958⑈ ⑆114000019⑆ 001641006097⑈

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. ■ HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS. ■

41312067

www.bankofamerica.com

www.bankofamerica.com

161162 038 SLB COM 30 03:414 1 07 05/2017

June payment

No. 1472806908

Date 09/06/16 12:13:29 PM

NTX

0004

0090094

0368

Pay



***\$1,427.17

To The **SPECIALIZED LOAN SERVICING**
Order Of

Remitter (Purchased By): BELKIS M VARGAS

CASE# 1530452

Bank of America, N.A.
SAN ANTONIO, TX

AUTHORIZED SIGNATURE

11 1472806908 11 140000191 00164100609711

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. ■ HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS

036440432 www.bankofamerica.com

www.bankofamerica.com

www.bankofamerica.com

Wells Fargo Bank >001 2000032603127<
01008949096 at Wells Fargo Bank
Specialized Loan 38
RCV DATE/TIME: 09/14/16 14:57


www.bancomer.com

2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680, 2681, 26

ankolamerica.com

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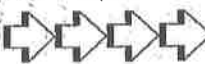
ကဏ္ဍ: ဗုဒ္ဓဘာသာ

Bank of America  Cashier's Check No. 1416402634

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days 30-1/1140 NTX Date 10/12/16 02:05:00 PM

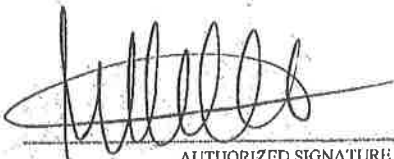
LODI 0003 0080005 0087

Pay  **BANK OF AMERICA** ONE FOUR TWO SEVEN CTSCS

To The Order Of SPECIALIZED LOAN SERVICING

Remitter (Purchased By): BELKIS M VARGAS

Bank of America, N.A.
SAN ANTONIO, TX


AUTHORIZED SIGNATURE

***\$1,427.17

00-55-3364B 11-2010

11 14 16 40 26 34 11 11 14 00 00 19 10 00 16 41 00 60 97 11

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.

032728404

www.bankofamerica.com
Wells Fargo Bank >001 2000032603127<
01008949096 at Wells Fargo Bank
Specialized Loan 38
RECV DATE/TIME: 10/15/16 14:21

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ENDORSE CHECK HERE

DO NOT WRITE SIGNATURES BELOW THIS LINE
DEPOSITORY BANK ENDORSEMENT

00-55-3364B 2010

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Cashier's Check - Customer Copy
Document Page 6 of 15

No. 1496803098

Void After 90 Days

30-1/1140

Date 11/22/16 02:22:54 PM

HAWTHORNE

NTX

0005 0092411 0150

Pay



***\$1,359.06

To The
Order Of SPECIALIZED LOAN SERVICING

Remitter (Purchased By): BELKIS M VARGAS

Bank of America, N.A.
SAN ANTONIO, TX

Not-Negotiable
Customer Copy
Retain for your Records

001641006097

Bank of America  *UMID*

Cashier's Check

No. 1496803166

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Valid After 90 Days

30-1/1140

Date 12/23/16 12:34:39 PM

HAWTHORNE
0005 0092411 0161

3

SLS Rec'd

DEC 28 2016

***\$1,345.06

Pay

 BANK OF AMERICA  FOUR FIVE CTSCTS

To The Order Of SPECIALIZE LOAN SERVICING

X 1 5 0 0 1 8

Teller 2

CASE# 15-30452-JKS

Remitter (Purchased By): BELKIS M VARGAS

100894986 JE

Bank of America, N.A.
SAN ANTONIO, TX


AUTHORIZED SIGNATURE

⑈ 1496803166 ⑈ ⑆ 14000019 ⑆ 001641006097 ⑈

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036338348

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Bank of America 

Cashier's Check

No. 1496803259

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-3/1140

Date 01/27/17 12:05:18 PM

NTX

HAWTHORNE

0005 0092411 0088

SLS Rec'd

JAN 31 2017

***\$1,345.06

Pay

 BANK OF AMERICA ONE THIRTYFOUR FIVE CTSCTS

To The Order Of SPECIALIZE LOAN SERVICES

Teller 2

CASE# 15-30452-JKS

Remitter (Purchased By): BELKIS M VARGAS


AUTHORIZED SIGNATURE

Bank of America, N.A.
SAN ANTONIO, TX

⑈ 1496803259 ⑈ ⑆ 114000019 ⑆ 001641006097 ⑈

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036338468

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191579 036 SLS CDM 89 099816 1 01/30/2017

Bank of America

Cashier's Check

No. 1496803331

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 02/24/17 01:41:21 PM

NTX

HAWTHORNE

0004 0092411 0132

Pay

BANK OF AMERICA ONE THREE FOUR FIVE CTS CTS

SLS Rec'd

\$1,345.06

One Thousand Three Hundred Forty Five and 06/100 Dollars

To The SPECIALIZE LOAN SERVICING
Order Of

FEB 28 2017

Remitter (Purchased By): BELKIS M VARGAS

CASE # 15-70452-JKS

Bank of America, N.A.
SAN ANTONIO, TX

AUTHORIZED SIGNATURE

1496803331 114000019 001641006097

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END OF LINE


02/24/17 11:30:17

Bank of America  *BK* **Cashier's Check** No. 1496803394

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days 30-1/1140 NTX Date 03/24/17 09:34:34 AM

HAWTHORNE
0005 0092411 0034

Pay  **BANK OF AMERICA** ONE THREE FOUR FIVE DOLLARS

****\$1,345.06****

SLS Rec'd
MAR 29 2017

Teller 10

****One Thousand Three Hundred Forty Five and 06/100 Dollars****

To The **SPECIALIZE LOAN SERVICING**

Order Of

Remitter (Purchased By): **BELKIS M VARGAS**

Bank of America, N.A.
SAN ANTONIO, TX

CASE# 15-30452-JKS
1003232148
455

Belkis M Vargas
AUTHORIZED SIGNATURE

06-51-3364B 11-2010


1496803394 114000019: 001641006097

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.

041026652 www.bankofamerica.com www.bankofamerica.com

ENDORSE CHECK HERE

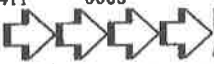
06-51-3364B 11-2010

Bank of America  Cashier's Check No. 1496803500

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days 30-1/1140 Date 04/28/17 12:11:57 PM

HAWTHORNE
0005 0092411 0088

Pay  **BANK OF AMERICA** **134506**
ONE THIRTY FOUR FIVE DOLLARS

One Thousand Three Hundred Forty Five and 06/100 Dollars

To The SPECIALIZE LOAN SERVICING

Order Of

Remitter (Purchased By): BELKIS M VARGAS

Bank of America, N.A.
SAN ANTONIO, TX

CASE# 15-30452-JKS
1003232148

Teller 9

Isabel Martinez
AUTHORIZED SIGNATURE

****\$1,345.06****

00-53 1764B 11-2010

THE ORIGINAL DOCUMENT HAS A REFLECTIVE WATERMARK ON THE BACK. HOLD AT AN ANGLE TO VIEW WHEN CHECKING THE ENDORSEMENTS.

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164219 030 SLS CDM 90 097741 3 05/02/2017

Bank of America

Cashier's Check

No. 1472808647

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 05/30/17 09:22:59 AM

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CLIFTON

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BANK OF AMERICA ONE THREE FOUR FIVE CTS CTS

Pay

One Thousand Three Hundred Forty Five and 06/100 Dollars

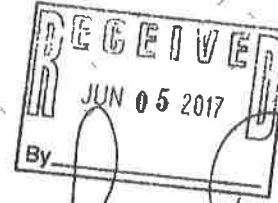
To The SPECIALIZE LOAN SERVICING
Order Of

Remitter (Purchased By): BELKIS M VARGAS

Bank of America, N.A.
SAN ANTONIO, TX

10 08 949096

CASE # 15-30452-JKS



\$1,345.06

By
AUTHORIZED SIGNATURE

⑈ 1472808647 ⑈ ⑆ 14000019⑆ 001641006097 ⑈

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160865 036 515 CUP 89 099916 3 05/02/2017

ENDORSE HERE

Bank of America

Cashier's Check

No. 1472808958

Notice to Purchaser - In the event that this check is lost, misplaced or stolen, a sworn statement and 90-day waiting period will be required prior to replacement. This check should be negotiated within 90 days.

Void After 90 Days

30-1/1140

Date 07/03/17 09:06:56 AM

CLIFTON

0004 0090094 0010

Pay

BANK OF AMERICA ONE THREE FOUR FIVE CTS CTS

One Thousand Three Hundred Forty Five and 06/100 Dollars

To The SPECIALIZE LOAN SERVICING
Order Of

Remitter (Purchased By): BELKIS M VARGAS

Bank of America, N.A.
SAN ANTONIO, TX

CASE 15-30452-JKS

100 8949096

NTX
X165435

***\$1,345.06**

SLS Rec'd

JUL 07 2017

Teller

AUTHORIZED SIGNATURE

⑈ 1472808958 ⑈ ⑆ 14000019 ⑆ 001641006097 ⑈

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041312067

ENDORSE CHECK HERE

DO NOT SIGN OVER OR WRITE ON
OR SIGN AT BOTTOM ENDORSEMENT

161162 038 SLS COM 30 035414 1 07 05/2017

0102-11 81925-00

Calculation Sheet

1,427.17	9/6/16	}	① 2,854.34
"	10/12/16		
1,359.06	11/22/16	}	② 1,359.06
1,345.06	12/23/16		
"	1/27/17	}	
"	2/24/17		
"	3/24/17		8x 1,345.06
"	4/28/17		③ 10,760.48
"	5/30/17		
1,345.06	6/1/17	}	
1,345.06 June pay.	7/3/17		
1,345.06 July	8/2/17		14,913.88

11 months - 11 payments

Pay list only shows since Oct. 17
(not incl. Oct)

Nov. missing	1,359.06
Jan. missing	1,345.06
April "	1,345.06
May "	1,345.06
	5,394.24